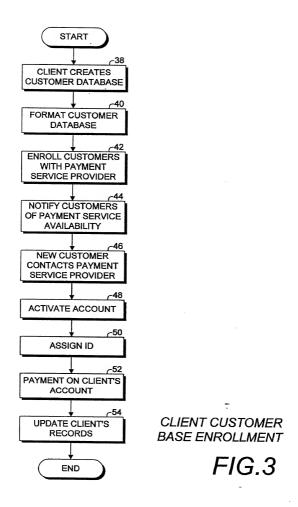
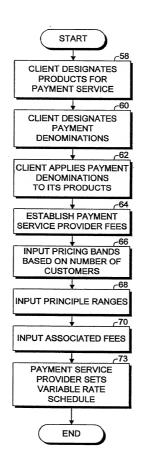
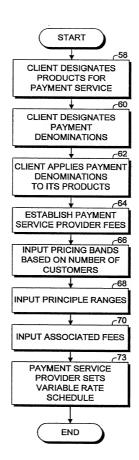


PAYMENT FLOW CHART FIG. 2

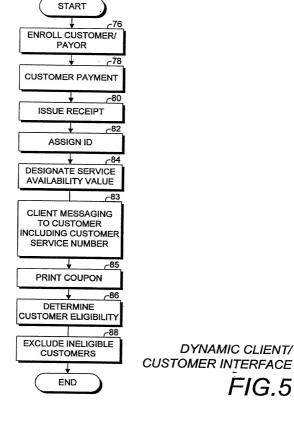


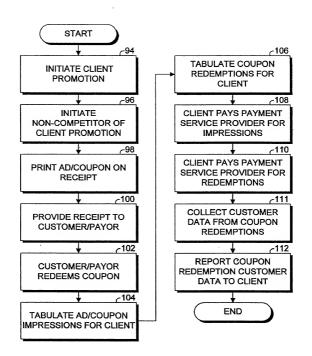


PAYMENT PARAMETERS FIG.4



PAYMENT PARAMETERS FIG.4





ADVERTISING/COUPON ON RECEIPT FIG. 6

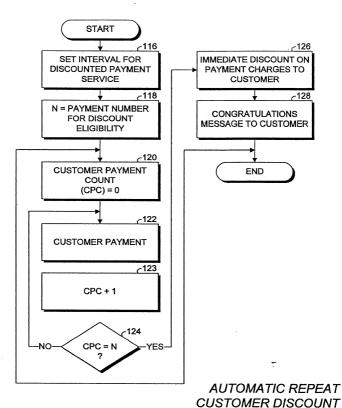
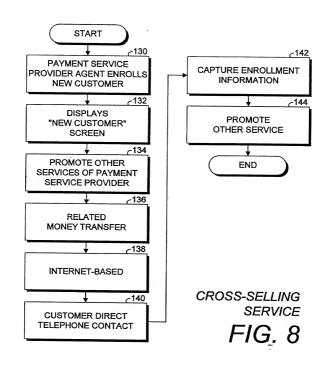
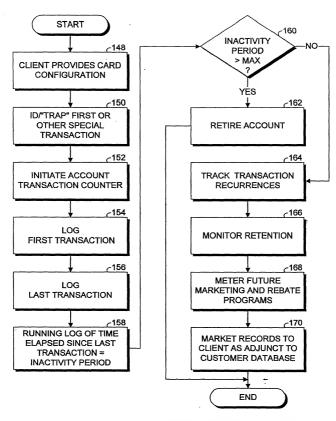
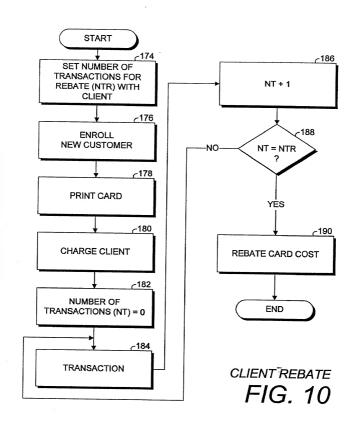


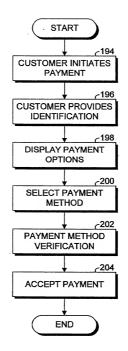
FIG. 7



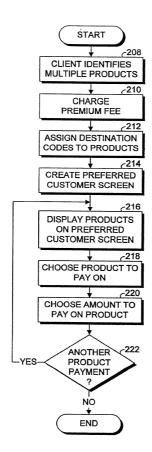


TRANSACTION METERING FIG. 9

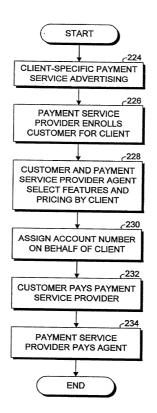




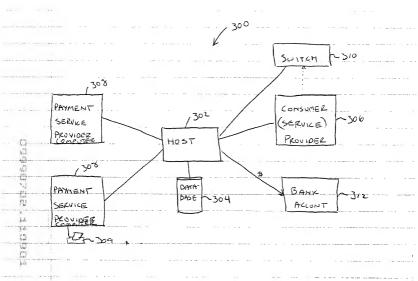
ALTERNATIVE PAYMENT METHODS FIG. 11



ADDITIONAL PRODUCT SUPPORT



CLIENT-SPECIFIC ENROLLMENT FIG. 13



F1G. 14

EHROLL WITH CONSUMER PROVIDER. TO RECIEVE IDENTIFIER SEND IDENTIER TO A PAYMENT SERVICE PROVIDER CONSUMER GIVES THE SAME - 324 IDENTIFIER TO THE PAYMENT SEZVICE PROVIDER ALONG, WITH PAYMENT (AND ANY CACULATED TAXES) CREATE AN ELECTRONIC RECORD OF THE PAYMENT AND TAYES ELECTRONICALLY SEND INFORMATION ON TAY AND PAYMENT TO CONSUMER PROVIDER OPTIONAZLY SEND INFORMATION ON PAYMENT TO SWITCH TO ADD MINUTER ELECTRONICALLY WIRE PAYMENT FROM PATMENT SERVICE PROVIDER TO BANK ACCOUNT OF CONSUMER PROVIDER ALONG WITH THE TAY

FIG.15.

CONSUMER PROVIDER SENDS SET OF IDENTIFIERS TO PAYMENT SERVICE PROJUDER THAT ARE REPERMANCE TO RECIEVE A SERVICE PAY FOR THE SERVICE AT THE PAYMENT SERVICE PROVIDER. ENTER PAYMENT INFORMATION INTO JERMINAK! 338 AND ISSUE A RECEIPT WITH THE DENTIFIER SEND PAYMENT INFORMATION AND ASSOCIATED IDENTIFIER TO HOST ANDTHEN TO CONSUMER PROVIDER 342 PRESENT IDENTIFIER TO CONSUMER PROUDER! TO RECIEVE SERVICE SEND PAYMENT TO BANK ACCOUNT OF CONSUMER PROVIDER

F16.16

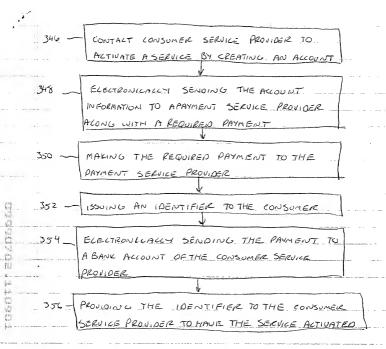


FIG.17